Sample Letters for Identity Theft Victims

SAMPLE DISPUTE LETTER — TO CREDIT BUREAU1

Date

Your Name Your Address Your City, State, Zip Code Complaint Department Equifax P.O. Box 740241 Atlanta. GA 30374-0241

OR

National Consumer Assistance Center Experian P.O. Box 9532 Allen, TX 75013

OR

Fraud Victim Assistance Department TransUnion P.O. Box 6790 Fullerton, CA 92634-6790

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute also are circled on the attached copy of the report I received. (Identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.)

I am a victim of identity theft, and did not make the charge (s). I am requesting that the item(s) be blocked to correct my credit report.

Enclosed are copies of [use this sentence if applicable and describe any enclosed documentation] supporting my position. Please investigate this (these) matter(s) and block the disputed item(s) as soon as possible.

Sincerely,

Your name

Enclosures: (List what you are enclosing.)

SAMPLE DISPUTE LETTER — TO CREDITOR ON EXISTING ACCOUNT¹

Date
Your Name Your Address Your City, State, Zip Code Your Account Number
Name of Creditor Billing Inquiries Address City, State, Zip Code
Dear Sir or Madam:
I am writing to dispute a fraudulent (charge or debit) attributed to my account in the amount of \$ I am a victim of identity theft, and I did not make this (charge or debit) . I am requesting that the (charge be removed or the debit reinstated), that any finance and other charges related to the fraudulent amount be credited as well, and that I receive an accurate statement.
Enclosed are copies of (use this sentence to describe any enclosed information, such as police report) supporting my position. Please investigate this matter and correct the fraudulent (charge or debit) as soon as possible.
Sincerely,
Your name
Enclosures: (List what you are enclosing.)

SAMPLE DISPUTE LETTER — TO CREDITOR ON NEW ACCOUNT

Date

Your Name Your Address Your City, State, Zip Code

Name of Creditor Fraud Department Address City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute a account opened fraudulently in my name. I am a victim of identity theft, and I did not open account number [give number of fraudulent account]. I am not responsible for any charges made to this account.

Enclosed are copies of (use this sentence to describe any enclosed information, such as police report, ID Theft Affidavit, Request for Fraudulent Account Information forms) supporting my position. I am also requesting copies of any documentation, such as applications and transaction records, showing the transactions on this (these) fraudulent account(s).

Sincerely,

Your name

Enclosures: (List what you are enclosing.)

¹ Source: the Federal Trade Commission's *ID Theft: When Bad Things Happen to Your Good Name*.